

Information to identify the case:

Debtor 1 Dean O. Paras
First Name Middle Name Last Name
Debtor 2 Melissa A. Paras
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0092**
EIN **-----**
Social Security number or ITIN **xxx-xx-1820**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-20036-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean O. Paras

Melissa A. Paras
fka Melissa A. McNamara

6/14/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Dean O. Paras
 Melissa A. Paras
 Debtors

Case No. 12-20036-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 85

Date Rcvd: Jun 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2017.

db +Dean O. Paras, 4144 Rockwood Road, Pittsburgh, PA 15227-2629
 jdb +Melissa A. Paras, 4144 Rockwood Road, Pittsburgh, PA 15227-2629
 cr Borough of Brentwood, c/o Thomas H. Ayoob III & Associates, LL, 710 Fifth Avenue, Suite 2000, Pittsburgh, PA 15219
 cr +Ditech Financial LLC, P.O.Box 9013, Addison, TX 75001-9013
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Landmark Asset Receivables Management, 7340 S Kyrene Rd, TEMPE, AZ 85283-4573
 13268480 +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Ste 400, Pittsburgh, PA 15203-2181
 13268481 +Allegheny Valley Bank, 5137 Butler Street, Pittsburgh, PA 15201-2699
 13285380 +Aspire VISA, c/o Asset Recovery Solutions LLC, 2200 E. Devon Ave, Ste 200, Des Plaines, IL 60018-4501
 13344837 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13285381 +Berkheimer Tax Administrator, PO Box 995, 50 North Seventh Street, Bangor, PA 18013-1731
 13285382 +Borough of Brentwood, 3624 Brownsville Road, Pittsburgh, PA 15227-3153
 13268499 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13268487 +Citgo Plus Card, PO Box 6401, Sioux Falls, SD 57117-6401
 13285383 +Comcast, c/o RUI Credit Services, PO Box 1349, Melville, NY 11747-0421
 13268490 +Equitable Gas, Attn: Judy Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860
 13268491 +Exxon Mobil, PO Box 6404, Sioux Falls, SD 57117-6404
 13268492 +First Bank of Delaware/Simply, 1000 Rock Run Parkway, Wilmington, DE 19803-1455
 13268497 HSBC Bank Nevada, c/o Midland Credit Management, 8875 Aero Drive, Ste 200, Los Angeles, CA 90060
 13285384 +HSBC Consumer Lending, c/o Malcom S. Gerald & Associates Inc., 332 South Michigan Ave, Ste 600, Chicago, IL 60604-4318
 13287062 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-1071
 13277623 +Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
 13268498 +Keystone Rehab Systems, c/o Collection Service Center, PO Box 68, Altoona, PA 16603-0068
 13268500 +LHR Inc., 56 Main Street, Hamburg, NY 14075-4905
 13978524 +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120, Tempe, AZ 85283-4573
 13268502 +Main Street Acquisition, PO Box 9201, Old Bethpage, NY 11804-9001
 13274302 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13296001 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13268504 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13285385 +Paterno & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
 13268503 +Peter J. Ashcroft, Esq., Bernstein Law Firm, Ste 2200, Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1900
 13268507 Sprint, c/o Receivables Performance, 1930 220 Street, Ste 101, Lynnwood, WA 98036
 13268508 +Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799
 13268509 +Sunoco, Inc., PO Box 6407, Sioux Falls, SD 57117-6407
 13285386 +Thomas H. Ayoob, III, Esq., Thomas H. Ayoob, III & Associates, 710 Fifth Ave, Pittsburgh, PA 15219-3004
 13268517 +West Mifflin Imaging Assoc, c/o Credit Collections Co., 509 Monongahela Building, Morgantown, WV 26505
 13853240 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2017 00:38:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Jun 15 2017 00:28:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr +E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2017 00:38:47 Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001

cr +EDI: BASSASSOC.COM Jun 15 2017 00:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083

cr EDI: AIS.COM Jun 15 2017 00:28:00 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

cr EDI: RECOVERYCORP.COM Jun 15 2017 00:28:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

cr +EDI: BASSASSOC.COM Jun 15 2017 00:28:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13273181 EDI: AIS.COM Jun 15 2017 00:28:00 American InfoSource LP as agent for T Mobile/T-Mob, PO Box 248848, Oklahoma City, OK 73124-8848

13376548 +EDI: ACCE.COM Jun 15 2017 00:28:00 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036

13268482 +EDI: BANKAMER.COM Jun 15 2017 00:28:00 BAC Home Loans Servicing LP, Customer Service, PO Box 5170, Simi Valley, CA 93062-5170

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Form ID: 3180W

Page 2 of 3
Total Noticed: 85

Date Rcvd: Jun 14, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13285671 +EDI: HFC.COM Jun 15 2017 00:28:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,
636 GRAND REGENCY BLVD, BRANDON, FL 33510-3942
13268489 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 15 2017 00:40:09 Duquesne Light,
Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
13268483 +EDI: HFC.COM Jun 15 2017 00:28:00 Beneficial, Customer Service, PO Box 3425,
Buffalo, NY 14240-3425
13268484 +EDI: HFC.COM Jun 15 2017 00:28:00 Best Buy, Retail Services, PO Box 5893,
Carol Stream, IL 60197-5893
13268485 +EDI: CAPITALONE.COM Jun 15 2017 00:28:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
13402395 +EDI: BASSASSOC.COM Jun 15 2017 00:28:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083
13268486 +EDI: CAUT.COM Jun 15 2017 00:28:00 Chase Auto Finance, PO Box 901076,
Fort Worth, TX 76101-2076
13268488 +E-mail/Text: notices@burt-law.com Jun 15 2017 00:40:05 Citibank (South Dakota) N.A.,
c/o Law Offices of Burton Neil & Assoc., 1060 Andrew Drive, Ste 170,
West Chester, PA 19380-5601
13292210 +EDI: TSYS2.COM Jun 15 2017 00:28:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
14410277 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2017 00:38:47 Ditech Financial LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
13341604 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 15 2017 00:40:09 Duquesne Light Company,
c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13268493 +EDI: AMINFOFP.COM Jun 15 2017 00:28:00 First Premier Bank, 3820 N. Louise Ave,
Sioux Falls, SD 57107-0145
13268494 +EDI: RMSC.COM Jun 15 2017 00:28:00 GE Capital Retail Bank, Attn: Bankruptcy Dept,
PO Box 103106, Roswell, GA 30076-9106
13333185 EDI: RMSC.COM Jun 15 2017 00:28:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
13268495 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2017 00:38:47 Green Tree CDC, PO Box 6154,
Rapid City SD 57709-6154
13648471 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2017 00:38:47 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13268496 +E-mail/Text: paparalegals@pandf.us Jun 15 2017 00:40:15 Gregg L. Morris, Esq.,
213 E. Mai Street, Carnegie, PA 15106-2701
13363043 +EDI: BASSASSOC.COM Jun 15 2017 00:28:00 HSBC Bank Nevada, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13428843 EDI: AIS.COM Jun 15 2017 00:28:00 InSolve Recovery, LLC by American InfoSource LP,
PO Box 269093, Oklahoma City, OK 73126-9093
13268501 +EDI: TSYS2.COM Jun 15 2017 00:28:00 Macy's, PO Box 8066, Mason, OH 45040-8066
13625040 EDI: AIS.COM Jun 15 2017 00:28:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
13320256 +EDI: OPHSUBSID.COM Jun 15 2017 00:28:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13359578 EDI: PRA.COM Jun 15 2017 00:28:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13308084 E-mail/Text: ebn@vativrecovery.com Jun 15 2017 00:38:47 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728
13298115 +E-mail/Text: csidl@sbcglobal.net Jun 15 2017 00:39:48 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208
13296976 EDI: Q3G.COM Jun 15 2017 00:28:00 Quantum3 Group LLC as agent for, Fortis Capital II LLC,
PO Box 788, Kirkland, WA 98083-0788
13274536 EDI: RECOVERYCORP.COM Jun 15 2017 00:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13268505 +EDI: DRIV.COM Jun 15 2017 00:28:00 Santander Consumer USA, Attn: Bankruptcy Dept,
PO Box 560284, Dallas, TX 75356-0284
13330543 EDI: DRIV.COM Jun 15 2017 00:28:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284
13268506 +EDI: SEARS.COM Jun 15 2017 00:28:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
13268510 +EDI: AMSHER.COM Jun 15 2017 00:28:00 T-Mobile, c/o Amsher Collection Services,
600 Beacon Parkway W, Ste 300, Birmingham, AL 35209-3114
13268511 +E-mail/Text: bknotice@erccollections.com Jun 15 2017 00:39:30 T-Mobile,
c/o Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
13268512 +E-mail/Text: bankruptcynotices@cbecompanies.com Jun 15 2017 00:39:46 The CBE Group, Inc.,
1309 Technology Parkway, Cedar Falls, IA 50613-6976
13268513 +EDI: VERIZONCOMB.COM Jun 15 2017 00:28:00 Verizon, PO Box 660748, Dallas, TX 75266-0748
13400702 +EDI: VERIZONCOMB.COM Jun 15 2017 00:28:00 Verizon, 404 Brock Drive,
Bloomington, IL 61701-2654
13268514 +EDI: VERIZONCOMB.COM Jun 15 2017 00:28:00 Verizon, c/o Afni, Inc., PO Box 3097,
Bloomington, IL 61702-3097
13268515 +EDI: MID8.COM Jun 15 2017 00:28:00 Verizon, c/o Midland Credit Management,
8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
13268516 +EDI: VERIZONEAST.COM Jun 15 2017 00:28:00 Verizon Pennsylvania, 500 Technology Drive,
Saint Charles, MO 63304-2225

TOTAL: 48

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 3 of 3
Total Noticed: 85

Date Rcvd: Jun 14, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
cr Duquesne Light Company
cr* Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank Of America, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmllawgroup.com
Michael C. Eisen on behalf of Plaintiff Melissa A. Paras attorneyeisen@yahoo.com, aarin96@hotmail.com
Michael C. Eisen on behalf of Debtor Dean O. Paras attorneyeisen@yahoo.com, aarin96@hotmail.com
Michael C. Eisen on behalf of Joint Debtor Melissa A. Paras attorneyeisen@yahoo.com, aarin96@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9